

SYSTEM AND METHOD FOR REMOTELY ACCESSING USER DATA RECORDS

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ABSTRACT

User data records, such as health or financial data, are stored in a data base at one or more remote facilities, for example, at one or more hospitals or one or more central processing facilities. For each of a card-holding group of users a card is provided. The card is preferably a "smart card," which has a memory and, preferably, an onboard processor. The card is encoded with the respective user's identifying information, as well as with information that identifies at least one remote network address of at least one remote facility where the user's records are stored. The user uses the card to activate a local processor, which then automatically accesses a network, generates and applies to the network a remote record request corresponding to the activating user's identification code, along with the appropriate remote network address(es). The remote processor, which is also connected to the network, verifies the record request and downloads all or a requested or predetermined part of the corresponding user data records to the local processor. This data may then also be downloaded at least in part to the memory of the user's card. Updates to the user's data records may also be uploaded from the local processor to the remote processing facility, or downloaded to the card, or both. The network is preferably a publicly accessible network such as the Internet, whereby the remote network address can be an Internet address in any conventional format.